

ABSTRACT

Methods of authenticating self-authenticating documents presented at a
5 point of purchase or financial institution. Data contained on the value document
may be signed with a first digital signature and authenticated with a public key
certificate. A unique personal identification number (PIN) may be included in the
document data that is signed by a second digital signature. The signed data and a
public key certificate are stored on the value document. At a point of purchase, a
10 merchant or teller can scan and read the stored data and together with the PIN the
customer provides, can authenticate the value document thus presented using the
second digital signature. Alternatively, if the customer is not present, the document
may be verified using a PIN-generating algorithm. The first digital signature alone
may be used to authenticate the document even when the PIN is not available.